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ABSTRACT

This is a resource list designed to alert administrators of student financial aid services at institutions of higher education to resources that can assist in responding to the challenges and strategies described in a companion report. It is organized alphabetically by topic. Listings include short bibliographic data and descriptions of each citation. The topics are: antitrust issues; audits and program reviews; automation and computers; bibliographies; college costs, access, and choice; communications, reporting, and presentation; community colleges; consumerism; development and fundraising; economic perspectives; enrollment management; ethics in institutional policy; federal regulation; financial aid policies and procedures; higher education and financial aid statistics; institutional aid and tuition discounting; institutional planning and budgeting; international perspectives; leadership; management and quality control; merit scholarships; mission statement; need analysis and packaging; private institutions; professional development; public institution; public policy analysis; research tools; staffing; strategic planning; student employment; student loan defaults; student loan indebtedness; student satisfaction; technical references; trends and the future. Contains author and subject indexes. (JB)

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REFERENCE GUIDE

Meeting the Challenge Of Student Financial Aid

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Task Force on Institutional Leadership
National Association of Student Financial Aid Administrators

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Introduction

This *Reference Guide* was produced by the NASFAA Task Force on Institutional Leadership and is intended as a companion document to *A Report to the Leaders of America's Colleges and Universities: Meeting the Challenge of Student Financial Aid.* The *Report* describes numerous changes that have taken place in the student financial aid system and the challenges they pose to institutional leaders.

The Report

The Changes

A two-page chart provides an overview of the momentous changes that have taken place in the student financial aid system during the past twenty-five years.

The Challenge

Part I of the *Report* identifies three issue areas where the challenges are most compelling: Equity, finances, and risks and liabilities. Each of these issue areas contains a checklist of key questions for institutional presidents to consider; the questions are identified in the report under the heading, "How Does Your Institution Stack Up?".

Strategies for Effective Leadership

Part II of the *Report* suggests strategies that institutional leaders can follow to address the challenges. They focus on mission, policies, and procedures; integrity and quality; and effective advocacy.

The *Reference Guide*

The main body of the *Reference Guide* is a Resource Listing designed to alert financial aid administrators and other institutional staff to resources that can assist in responding to the challenges and the strategies described in the *Report.* It is organized alphabetically by topic. Two indexes are provided: The first, a Subject Index, lists the major sections of the *Report* along with topical references for each section. The second, an Author Index, follows the Resource Listing.

How To Use the Guide

To identify resources related to a particular section of the *Report,* locate the section heading in the Subject Index, and refer to the Resource Listing under the topics of interest. Bibliographic citations and descriptions of each resource are listed alphabetically within each topic in the Resource Listing. Read the citations and descriptions to identify those resources that are likely to provide guidance in dealing with the project or issue in question.

Locating Resources

Publishers of books and monographs are listed in each bibliographic citation. NASFAA publications may be ordered directly from the NASFAA office. Please note that certain NASFAA publications, including *Student Aid Transcript* magazine, are available only to NASFAA members; with the exception of *Transcript* articles, these publications are so noted in the Resource Listing. Other documents in the listing may be located at institutional or public libraries, or ordered directly from the publisher. NASFAA is unable to provide copies of publications produced by other organizations because of federal copyright laws; however, staff may be able to assist you with locating specific publishers. Please call the NASFAA office at (202) 785-0453 for further information.

Please Help Us Identify Additional Resources

If you are aware of publications or tools that would assist financial aid administrators with responding to the issues raised in the *Report*, please send complete bibliographic information and a description of the resource to the Task Force on Institutional Leadership, National Association of Student Financial Aid Administrators, 1920 L Street, N.W., Suite 200, Washington, D.C. 20036-5020. The resources will be compiled and included with periodic updates to the *Reference Guide*.

Subject Index

The Changes

College Costs, Access, and Choice
Consumerism
Economic Perspectives
Enrollment Management
Ethics in Institutional Policy
Higher Education and Financial Aid Statistics
Institutional Aid and Tuition Discounting
Public Policy Analysis
Student Loan Defaults
Student Loan Indebtedness
Trends and the Future

Part I: The Challenge to Leaders of America's Colleges, Universities, and Schools

Equity

Audits and Program Reviews
College Costs, Access, and Choice
Consumerism
Enrollment Management
Ethics in Institutional Policy
Institutional Aid and Tuition Discounting
Institutional Planning and Budgeting
Merit Scholarships
Mission Statement
Research Tools
Strategic Planning
Student Employment
Student Loan Defaults
Student Loan Indebtedness
Student Satisfaction

The Financial Impact of Financial Aid

Communications, Reporting, and Presentations
Institutional Aid and Tuition Discounting
Institutional Planning and Budgeting
Research Tools
Student Employment

The Risks and Liabilities of Financial Aid Programs

Antitrust Issues
Audits and Program Reviews
Automation and Computers
Communications, Reporting, and Presentations
Federal Regulation
Management and Quality Control
Professional Development
Staffing
Student Satisfaction
Technical References

Part II: Strategies for Effective Leadership in Financial Aid

Make Sure Your Financial Aid Policies Support Your Institutional Goals

Automation and Computers
College Costs, Access, and Choice
Enrollment Management
Ethics and Institutional Policy
Institutional Aid and Tuition Discounting
Institutional Planning and Budgeting
Merit Scholarships
Research Tools
Student Loan Indebtedness

Establish and Support Goals and Measures that Ensure High-Quality Financial Aid Operations

Audits and Program Reviews
Automation and Computers
Communications, Reporting, and Presentations
Consumerism
Ethics and Institutional Policy
Federal Regulation
Financial Aid Policies and Procedures
Leadership
Need Analysis and Packaging
Professional Development
Management and Quality Control
Mission Statement
Staffing
Strategic Planning
Student Loan Defaults

Student Loan Indebtedness
Student Satisfaction
Research Tools
Technical References

Educate Your Institutional Community About Its Missions and Goals and the Role of Financial Aid in Defining and Meeting Them

Communications, Reporting, and Presentations
Institutional Planning and Budgeting
Leadership
Management and Quality Control

Resource Listing

Antitrust Issues

Bowen, William G., and Breneman, David C. "Student Aid: Price Discount or Educational Investment?" *Brookings Review*, Winter 1993.
A review of issues surrounding the MIT Anti-Trust case and the "Overlap" group.

Carlson, Douglas R., and others. "A Model Antitrust Policy for Colleges and Universities." *Journal of Student Financial Aid*, Vol. 22, No. 1, Winter 1992, pp. 5-16.
The focal point of this article is a model antitrust policy for a college or university directed toward financial aid, tuition, and faculty salaries. It does not cover every area where a school could run into antitrust difficulties, but provides a beginning for developing an antitrust policy for any educational institution.

Gould, Donald B. "Antitrust and Higher Education: What Hath Justice Wrought?" *Journal of Student Financial Aid*, Vol. 23, No. 1, Winter 1993, pp. 21-28.
The MIT case signals a new era for higher education. Colleges and universities must now conduct their activities in compliance with the antitrust laws. The recent Amendments to the Higher Education Act offer a limited antitrust immunity for certain collective financial aid activities, but all other aspects of higher education are now subject to antitrust scrutiny. As a likely result, prudent college and university officials will adopt antitrust compliance programs to protect against inadvertent antitrust violations that could expose their institutions to private treble damage litigation, or worse.

Richmond, Douglas R. "Private Colleges and Tuition Price-Fixing: An Antitrust Primer." *Journal of College and University Law*, Vol. 17, No. 3, Winter 1991, pp. 271-306.
To avoid antitrust liability, private university administrators and counsel must limit the exchange of financial aid and tuition information among their institutions and competitors. On a much broader scale, colleges and universities must strive to improve their images and regain public confidence and support.

Scott, Robert A. "The Paradox in Financial Aid: Washington Reverence, Campus Neglect." *The College Board Review*, No. 108, Summer 1978.
Contends that interest and concern about student aid programs and administration by both the federal government and Washington higher education associations is not mirrored in the attention that the aid office receives on campus. Urges greater attention on the part of chief executive officers to the financial aid program and warns of increased central regulation and decreased funding unless institutions take a stronger role in ensuring the integrity of aid program administration and compliance with federal requirements.

Audits and Program Reviews

Bletzinger, Ruth Beer. "Audits and Reviews." *Student Aid Transcript*, Vol. 1, No. 4, Winter 1989, p. 13.
The author tells about her experiences with an auditor. She argues that auditors and program reviewers provide a vital service to our institutions by alerting us to inefficiencies and noncompliance. They are a fact of life in the administration of student assistance.

Butner, Blain B. "Harsh Realities for Audit and Program Review Appeals." *Student Aid Transcript*, Vol. 2, No. 2, Summer 1989, pp. 4-7.
The idea was to provide schools with a more structured approach to appealing audits and program reviews. The implementation produced a process far more burdensome, expensive, and disadvantageous for institutions.

Butner, Blain B. "Limiting Liability From Program Reviews and Audits." *Student Aid Transcript*, Vol. 2, No. 3, Fall 1989, pp. 13-16.
The focus of this second of two articles on the Department of Education's new appeals process for adverse audit and program review decisions is on preventive measures to avoid invoking that process.

Butner, Blain, and Rigney, David. *Managing Federal Student Financial Aid Programs.* Washington, D.C.: National Association of College and University Attorneys, 1993.

This document is designed to assist institutional attorneys with understanding the various student financial aid audits and other reviews that monitor institutional performance and assess liabilities for noncompliance with applicable law and regulations. Urges institutions to develop and follow a preventive approach by devoting sufficient resources to financial aid operations, evaluating operations periodically, utilizing the annual audit to contribute to ongoing self-evaluation, preparing for and participating actively in institutional reviews, and encouraging close collaboration among financial aid, fiscal, and legal officers of the institution.

National Association of College and University Business Officers. *Student Financial Assistance: A Program for the Department of Education Audit Guide.* Washington, D.C.: National Association of College and University Business Officers, 1994.

Provides guidance on conducting audits of financial aid operations in accordance with the U.S. Department of Education's *Audit Guide.*

National Association of Student Financial Aid Administrators. *Audits and Program Reviews. Special Report #6.* Washington, D.C.: National Association of Student Financial Aid Administrators, 1983. (Available only to NASFAA members.)

Provides guidance to assist institutions in preparing for, participating in, and evaluating the findings of audits and program reviews of student financial assistance programs.

National Association of Student Financial Aid Administrators. *Strategies for Managing Audits and Program Reviews* (training workshop materials). Washington, D.C.: National Association of Student Financial Aid Administrators, 1989.

Includes Resources and References, Worksheet Anthology, Sample Documents Booklet, and The Audit and Program Review process. (Although the process and strategies described in these materials still serve as useful guides, some detailed requirements have been amended by subsequent regulations. Most notably, audits are now required annually rather than biennially. Due dates for the submission of audits also have been revised. These materials should therefore be used only in conjunction with current regulations and Department of Education publications.)

Automation and Computers

Attinasi, Louis C., Jr., and Fenske, Robert H. "Micro and Mainframe Computer Models for Improving Planning in Awarding Financial Aid to Disadvantaged Students." *Journal of Student Financial Aid,* Vol. 18, No. 1, Winter 1988, pp. 37-44.

This article reports the development of two computer models, one mainframe, the other microcomputer, which are intended to maximize financial aid awards to disadvantaged students. The models recognize the tendency of students from low-income and minority backgrounds to apply for assistance late in the funding cycle, and permit institutional aid administrators to project the amount of aid needed by such students and to plan for an adequate inventory of funds to accommodate their needs.

Gordon, Lee. "General Guidelines for Selecting Student Aid Software." *Student Aid Transcript,* Vol. 6, No. 1, Fall 1993/Winter 1994, pp. 6-8.

Student aid professionals continually search for ways to maintain a level of efficiency in managing aid operations. In addition, as enrollment management becomes a focal point for reaching recruitment and retention goals, student aid professionals are constantly finding themselves in the market for new software applications to remain competitive.

Gordon, Lee E. "The Computing Generation Gap." *Student Aid Transcript,* Vol. 5, No. 1, Summer 1992, pp. 7-9.

Portrays the six steps that most schools navigate as they automate their student aid operations.

National Association of Student Financial Aid Administrators. *Student Aid Software Source Book.* Washington, D.C.: National Association of Student Financial Aid Administrators, 1994.

A guide to 100 software packages that perform specific student aid functions.

Reyer, Otto W., and Blattner, Kathy. "Achieving State-of-the-Art Automation." *Student Aid Transcript*, Vol. 5, No. 1, Summer 1992, pp. 4-6.
The University of California at Irvine's student aid office is one of the most computerized in the nation. This article explains what the student aid office can accomplish using automation and the steps it takes to reach this level of service.

Shelley, Rita F. "Technological Innovation in Financial Aid Offices in Public Colleges and Universities." *Journal of Student Financial Aid*, Vol. 19, No. 1, Winter 1989, pp. 26-37.
The author analyzes current computer capabilities and investigates technological innovation in the aid office. She bases her research on a national survey of financial aid directors.

Thompson, Kathleen. "Adventures in Automation." *Student Aid Transcript*, Vol. 5, No. 1, Summer 1992, pp. 10-11.
The student aid office is fast becoming the most technologically sophisticated on campus. In this article, several financial aid professionals discuss the benefits—and hazards—of automating the student aid process.

Bibliographies

National Association of Student Financial Aid Administrators. *Annotated Bibliography of Literature on Student Financial Aid, 1977-1985*. Washington, D.C.: National Association of Student Financial Aid Administrators, 1987.
Contains annotated citations for journal articles and other publications on student financial assistance published from 1977 to 1985 with subject/author index.

National Association of Student Financial Aid Administrators. *Annotated Bibliography of Literature on Student Financial Aid, 1986-1987*. Washington, D.C.: National Association of Student Financial Aid Administrators, 1988.
Contains annotated citations for journal articles and other publications on student financial assistance published during 1986 and 1987 with subject/author index.

National Association of Student Financial Aid Administrators. *Annotated Bibliography of Literature on Student Financial Aid, 1988-1992*. Washington, D.C.: National Association of Student Financial Aid Administrators, 1994.
Contains annotated citations for 591 journal articles and other publications related to student financial assistance published from 1988 to 1992. Available only on 5.25" and 3.5" floppy diskettes for use on personal computers that have a DOS operating system.

College Costs, Access, and Choice

Anderson, Richard E. "Tuition Charges and Institutional Self-Interest: A Commentary." *Planning for Higher Education*, Vol. 18, No. 3, 1990, pp. 15-19, 198.
There are a number of reasonable explanations why the growth of college costs exceeds that in other economic sectors. How higher education has avoided market and/or legislative discipline is unclear, but the growth in debt cannot continue, and colleges and universities will be called on for efficiency and productivity.

Cockriel, Irvin W., and Graham, Steven. "Sources of Financial Aid and College Selection." *Journal of Student Financial Aid*, Vol. 18, No. 3, Fall 1988, pp. 12-20.
This study investigates the impact of sources of financial aid and their relationship to college choice. The importance of financial aid sources is contrasted to the college selection process and the findings indicate some different conclusions than have been obtained utilizing freshman surveys. The value of utilizing alumni responses is discussed and several implications for financial aid officers are presented in terms of financial aid packaging.

College Entrance Examination Board. "College Costs." *College Board Review*, No. 152, Summer 1989, pp. 11-34.
Contents: Why Are College Charges Rising?, by Arthur M. Hauptman; Paying for College: A New Look at Family Income Trends, by Frank Levy; Keeping College Within Reach: Five Strategies to Help the Disadvantaged, by Herman B. Leonard; Student Financial Aid, by Janet S. Hansen.

Frances, Carol. *What Factors Affect College Tuition? A Guide to the Facts and Issues*. Washington, D.C.: American Association of State Colleges and Universities, 1990.

This report analyzes the trends in college tuition paid by students, the trends in higher education costs paid by institutions, and offers insights into the relationships between them. The report examines the legitimacy of comparing trends in college tuition with the Consumer Price Index and the Higher Education Price Index.

Getz, Malcolm, and Siegfried, John J. "The Changing College Menu: An Analysis of Cost per Student During the 1980s." *Business Officer*, Vol. 25, No. 6, December 1991, pp. 30-34.

The sources of rising costs vary considerably among colleges and universities of different sectors, missions, and size. The changing environment of the 1980s led different types of institutions to seek different types of faculty, students, and sources of revenue.

Gladieux, Lawrence E. "The Tuition Spiral." *Journal of Student Financial Aid*, Vol. 24, No. 2, 1994, pp. 35-36.

The issues of college access and affordability are high on the public policy agenda of the 1990s, and are likely to remain so. The tuition spiral continues to run well ahead of general inflation rates—on average, roughly three times the Consumer Price Index (CPI) in public institutions and two times the CPI in private institutions. That has become the consistent pattern of the early 1990s.

Hauptman, Arthur M., and Merisotis, Jamie P. *The College Tuition Spiral: An Examination of Why Charges Are Increasing*. Washington, D.C.: American Council on Education, 1990.

Analyzes rapid increases in college charges for tuition, fees, and other costs of attendance through an examination of national data sources and case studies of individual institutions.

Henderson, Cathy. "Looking Ahead at Student Expenses." *Academe*, Vol. 74, No. 5, September-October 1988, pp. 32-35.

This discussion looks realistically at the components of student costs and how they relate to inflation levels. Also discussed are pressures that drive tuition increases and what the trend is likely to be in the next few years.

Hood, John. "Why College Costs Are Rising." *Freeman Ideas on Liberty*, Vol. 38, November 1988, pp. 427-431.

Argues that only when government steps out of the education funding picture once and for all will the upward pressure on college costs subside, and the burden on students and their families lessen.

Kirshstein, Rita J., and others. *The Escalating Costs of Higher Education*. Washington, D.C.: Pelavin Associates, Inc., 1990.

The results of a congressionally mandated study on the escalating cost of higher education. Assumptions about such variables as enrollments, financial aid availability, and economic conditions are used to predict the future course of tuition.

Kirshstein, Rita J., and others. *Trends in Institutional Costs*. Washington, D.C.: U.S. Department of Education, Office of Planning, Budget and Evaluation, November 1990.

This report describes the cost of nonprofit undergraduate collegiate education, how that cost has grown throughout the 1980s, and reasons for increases in college costs. College tuition growth has outpaced general price inflation since about 1980.

Langfitt, Thomas W. "The Cost of Higher Education: Lessons to Learn from the Health Care Industry." *Change*, Vol. 22, No. 6, November-December 1990, pp. 8-15.

Draws similarities between trends in climbing costs for medical care and higher education. Discusses possible effects of a prospective payment system for higher education.

Martin, David. "Understanding the Costs of College." *Phi Delta Kappan*, Vol. 69, No. 9, May 1988, pp. 673-76.

Provides various viewpoints concerning the rising college-cost dilemma, including reasons for tuition increases. Also discusses the amount of actual education costs covered by tuition and the financing of student aid by tuition.

McNamee, Mike. "Behind the Great Tuition Debate." *Currents*, Vol. 14, No. 9, October 1988, pp. 24-30.

Factors cited as causing rising college costs are national economic and social conditions versus postsecondary institutions' spending habits.

Considers four trends: middle-income fears, college as gatekeeper, "portfolio-building" students, and the assault on financial aid.

Moore, Robert L., and others. "The Effect of the Financial Aid Package on the Choice of a Selective College." *Economics of Education Review*, Vol. 10, No. 4, 1991, pp. 311-21.

Report examines the effects of financial aid on the decision to attend a selective liberal arts college using data obtained from applicants accepted to Occidental College in 1989.

Mumper, Michael. "The Problem of College Affordability: A Review of Recent Literature on Potential Solutions." *Journal of Student Financial Aid*, Vol. 23, No. 2, Spring 1993, pp. 27-35.

There can be little doubt that the existing system of college finance is in trouble. The litany of its problems is well known. Today the real incomes of most Americans are stable or declining, but college tuition, even at the least expensive colleges, is spiraling upward at an unprecedented rate.

Paulsen, Michael B. "College Tuition: Demand and Supply Determinants from 1960 to 1986." *Review of Higher Education*, Vol. 14, No. 3, Spring 1991, pp. 339-58.

Reports on a study testing many hypotheses from recent literature on college tuition determination. The persistence of hypothesized relationships through several decades of varying environmental conditions and institutional circumstances serves as a basis for recommendations regarding the control of tuition increases in U.S. colleges and universities.

Perlman, Daniel H. "Why Does College Cost So Much?" *AGB Reports*, Vol. 32, No. 2, March-April 1990, pp. 6-10.

Two studies by Carol Frances and Arthur M. Hauptman confirm that tuition has risen more rapidly than the general rate of inflation. Tuition increases since 1980 are the direct result of the decline in federal grant support. The Consumer Price Index is not a good measure of costs incurred by colleges.

Schenet, Margot A. *College Costs: Analysis of Trends in Costs and Sources of Support*. Washington, D.C.: U.S. Congressional Research Service, 1988.

This report presents available information on trends from 1970 to 1986 in the costs of higher education and their relationship to trends in the sources of support to pay for that education—family income and student financial assistance programs. Federal policy options to improve access and allow for some choice are described.

Somers, Patricia. "Are 'Mondo' Scholarships Effective?" *Journal of Student Financial Aid*, Vol. 23, No. 2, Spring 1993, pp. 37-38.

As institutions review their financial aid packaging strategies, one issue that continues to be discussed is how to award scholarship money in order to maximize both yield and persistence rates. Are large (or "mondo," as high school seniors would call them) scholarships the most effective or are small to medium-sized awards more expedient? This brief article discusses recent research on the effects of scholarship awards on yield and persistence.

Somers, Patricia A., and St. John, Edward P. "Assessing the Impact of Financial Aid Offers on Enrollment Decisions." *Journal of Student Financial Aid*, Vol. 23, No. 3, Fall 1993, pp. 7-12.

Historically, colleges and universities have lacked models for systematically assessing the impact of their financial aid strategies on the enrollment decisions of admitted applicants. This study tests a model for assessing the impact of aid offers on enrollment decisions. The analysis demonstrates that: 1) financial aid strategies have substantial influence on enrollment; and 2) the systematic analysis of student enrollment decisions can help institutional administrators refine their financing decisions.

Weber, Arnold R. "The Tuition Debate." *Planning for Higher Education*, Vol. 18, No. 3, 1990, pp. 7-14, 198.

The trend of excessive tuition increases, in terms of economic standards and the mission and characteristics of higher education, is clouding the current state of higher education. Although there are sound reasons for tuition increases, the current approach to setting tuition should be altered and moderated.

Communications, Reporting, and Presentations

Black, Richard W. "Briefing The Brass." *Student Aid Transcript*, Vol. 4, No. 4, Spring 1992, p. 9.
Berkeley's financial aid staff needed a way to attract the Chancellor's attention and, once they had the stage, they needed a way to get across their message quickly and effectively. Here's how they did it.

Fairley, Vernetta. "Educating Congress." *Student Aid Transcript*, Vol. 1, No. 1, Spring 1988, p. 18.
The author reflects on her own experiences as a participant in the oversight hearings before the House Subcommittee on Postsecondary Education.

Kolb, Timothy J., and Muenster, Virginia. "Entering the Media Age." *Student Aid Transcript*, Vol. 1, No. 1, Spring 1988, pp. 22-23.
Presentations must convey the message in a simple and direct manner. Visual aids should not be used at all if they only serve to complicate a presentation.

Montecalvo, Alicia. "Meet The Press." *Student Aid Transcript*, Vol. 1, No. 1, Spring 1988, p. 26.
A familiarity with the issues and the institution's position enables one to respond in an informed and natural manner.

National Association of Student Financial Aid Administrators. *How to Prepare an Annual Report. Special Report #7*. Washington, D.C.: National Association of Student Financial Aid Administrators, 1984. (Available only to NASFAA members.)
Provides guidelines for preparing the financial aid office's annual report to senior institutional administrators.

Wenc, Leonard M. "Annual Reports Can Serve Many Purposes." *Student Aid Transcript*, Vol. 3, No. 2, Summer 1990, pp. 16-17.
It is prudent for those professionals actively involved in college administration to periodically review their performance and share their concerns with colleagues. The author explains the different purposes annual reports can serve.

Community Colleges

Honeyman, David, and others. *Community College Financing 1990: Challenges for a New Decade*. Washington, D.C.: American Association of Community and Junior Colleges, 1991.
Drawing from a national survey of state-level community college financial policies and procedures, this report reviews trends in financial support, community college expenditures, tuition, and financial aid.

Consumerism

Brimelow, Peter. "Taxation Without Representation." *Fortune*, July 18, 1994.
Argues that "academic pomp and circumstance" is designed to "blind potential victims to the true, adversarial nature of the relationship between colleges and customers." Describes financial aid administrators as "powerful campus bureaucrats" whose "job is to use high nominal fees and the complex regulations governing rebates—'aid'—to extract as much money as possible from parents." Outlines consumer strategies for maximizing aid awards.

Celis 3d, William. "Colleges Caught in Middle as Parents Seek Best Deal." *The New York Times*, July 6, 1994.
A report on increasing consumerism in the financial aid application process, including the practice of bargaining among competing institutions to which the student has been admitted.

Wang, Penelope. "How To Negotiate for More Financial Aid." *Money Guide*, 1995.
Provides consumer information on applying for financial aid and advice on maximizing awards through negotiating with colleges.

Development and Fundraising

Hopkinson, Deborah. "Scholarship Stewardship, or How To Shepherd a Slew of Scholarships So That No One Gets Sore." *Currents*, Vol. 17, No. 2, February 1991, pp. 42-44, 46, 48.
Advice for the college scholarship administrator in dealing with donors includes conveying clear policies, avoiding restrictions, setting minimum endowment levels, educating estate

professionals, publicizing scholarships, and having donors meet recipients. Suggestions for handling internal tasks include simplified administration, clear fees policy, computerized tracking, good internal relations, and adequate staffing.

Jenkins, Robin. "Growth Slows: Average Endowment's Return Was 9.6 Percent in 1990." *Business Officer*, Vol. 24, No. 8, February 1991, pp. 18-23.

The article analyzes the performance of endowment investment pools based on survey results from 367 colleges and universities. Analysis considers wealth concentration, purchasing power, spending rates, asset allocation, and financial performance.

Koelzer, Joyce D., and others. "Matchmaker, Matchmaker: Twenty-three Ideas for Encouraging Corporate Matching Gifts from Your Annual Fund Donors." *Currents*, Vol. 18, No. 2, February 1992, pp. 6-10.

This article offers college and university administrators 23 ideas for encouraging corporate matching gifts from annual fund donors.

Nelson, William C. "Expanding Student Aid From the Private Sector." *Student Aid Transcript*, Vol. 3, No. 1, Spring 1990, pp. 4-7.

Schools that want to expand their institutional student aid funding must pursue new and creative solutions from a vast array of resources available in the private sector.

Rillera-Martinez, Lyric A. "Small-Scale Winnings." *Currents*, Vol. 17, No. 5, May 1991, pp. 46-47.

The University of Arizona's experience with a small-scale fundraising project to establish a memorial scholarship illustrates that the development office's efforts in guiding a motivated group of donors can pay off. Planning elements included establishing a team, delegating tasks, handling mail and telephone calls, generating enthusiasm, and maximizing the return.

Weinberg, Barry. "Scholarship Fund Development: The Art of Successful Begging." *Student Aid Transcript*, Vol. 3, No. 1, Spring 1990, pp. 8-9.

With public funds inadequate to meet their students' financial aid needs, postsecondary institutions must make an effort to secure private sector assistance.

Economic Perspectives

Empter, Stefan. "How Can Competition Be Introduced into Higher Education?" *Higher Education Management*, Vol. 3, No. 3, November 1991, pp. 292-305.

Summarizes discussion at a 1990 symposium on democratic values and higher education administration. Issues include productive competition in higher education, open access vs. competitive selection, assessment of teacher performance and instructional quality, and the relationship between higher education institutions and national government.

McPherson, Michael S. "On Assessing the Impact of Federal Student Aid." *Economics of Education, Review*, Vol. 7, No. 1, 1988, pp. 77-84.

Discusses the impact of federal student financial aid on student enrollment behavior, as well as indirect effects on institutional behavior. This study argues that the potential effects of aid on supply and on institutions are substantial.

McPherson, Michael S., and others. "The Impact of Federal Student Aid on Institutions: Toward an Empirical Understanding." *New Directions for Institutional Research, No. 62: Studying the Impact of Student Aid on Institutions*. Vol. 16, No. 2, Summer 1989, pp. 31-54.

Examines the complexities of the impact of student aid on institutional finances. Also discusses the linkage between high tuition increases and federal aid policy.

Trow, Martin. "American Higher Education: Past, Present, and Future." *Educational Researcher*, Vol. 17, No. 3, April 1988, pp. 13-23.

Discusses the history and development of higher education in the context of leadership and market influences, including trends in enrollments and finances of American colleges and universities.

Enrollment Management

Dowling, Earl, and Scannell, James. "Managing Enrollment in a Competitive, Financially Constrained Environment." *Working Together:*

Cooperation Between the Admission and Financial Aid Offices. New York: College Entrance Examination Board, 1993.

Demonstrates how environmental trends have changed the duties and responsibilities of admission and financial aid administrators. Sets goals for responding to today's issues in enrollment management, student information systems and research, admission marketing, tuition determination and financial aid strategies, demand analysis and institutional response, retention and transfer students, empowerment of students, faculty involvement, and alumni networks. Concludes with packaging options, recommendations for institutional research, and areas in which coordination between admissions and financial aid is likely to become increasingly important.

Moll, Richard W. "The Scramble to Get the New Class." *Change*, March/April 1994, pp. 11-17.

Describes the changing role of admissions and financial aid directors and argues that the "driving principle today in enrollment matters is delivering bottom-line net revenue."

Scannell, James J. *The Effect of Financial Aid Policies on Admission and Enrollment*. New York: College Entrance Examination Board, 1992.

Discusses the history of student financial aid; the relationships among costs, aid, recruitment, and enrollment management; various approaches to packaging financial aid awards; and strategies for targeting financial aid to enrollment goals. Includes worksheets.

Ethics in Institutional Policy

Hart, Natala. "Assessing Our Ethics." *Student Aid Transcript*, Vol. 1, No. 4, Winter 1989, pp. 18-19.

Inability to decide to use professional judgement would be the death-knell of the financial aid profession. The author cites several new forces that cause ethical discussions to be appropriate today.

Ingle, Marleen. "The Return Of Ethics." *Student Aid Transcript*, Vol. 1, No. 4, Winter 1989, p. 18.

Our challenge is to renew awareness of the importance of ethics in our profession, to increase dialogue about the ethical dilemmas we face, and to support each other when we make the increasingly difficult decisions that affect the lives of our students.

McPherson, Michael S., and Schapiro, Morton Owen. "The Search for Morality in Financial Aid." *Academe*, November-December 1993.

Explains financial aid awarding strategies, including need-blind admissions, gapping, admit/deny, and need-aware second reviews, and the ethical issues brought about by the financial crises that many institutions are experiencing. Argues that, although there may be "nothing ethical about keeping a policy that drives [colleges] to financial insolvency . . . if pressures for marketing and financial success overwhelm colleges' adherence to principle in financial aid awards, the American people will have one more reason to lose their respect for higher education."

Federal Regulation

Brandt, Sue; Davis, Terri; and Gordon, Lee. "Financial Aid Compliance: Cost versus Benefit." *Journal of Student Financial Aid*, Vol. 23, No. 3, Fall 1993, pp. 43-47.

The 1992 Amendments to the Higher Education Act signed by the President in July, 1992, were claimed to be the legislation that would simplify and streamline the financial aid process. While the student aid application may be easier to complete, the complexity and inherent administrative costs associated with compliance to federal regulations has worsened. The authors assess the cost-efficiency and effectiveness of the current regulatory structure, and find that the cost of compliance often outweighs the benefits.

Hartle, Terry W. "The Battle Over Governmental Regulation of Academe." *The College Board Review*, No. 172, Summer 1994.

Cites a number of reasons for the increasing federal regulation of colleges and the impact on institutions. Urges a review of the relationship between the government and colleges in the interest of academic autonomy.

Merisotis, Jamie P. *Federal Regulations Affecting Higher Education*. Washington, D.C.: National Association of Independent Colleges and Universities, 1994.

This study examines the more than 7,000 sections of the Code of Federal Regulations that govern the Title IV student aid programs, and highlights rules that are burdensome to institutions — disproportionate to outcomes, redundant and overlapping, conflicting or working at cross-purposes, and unrelated or tangential to the programs being regulated. The report urges development of a new framework for devising, writing, and implementing federal regulations—including the law—to ensure that truly important measures are given the most attention while those of lesser concern are eliminated or reduced in importance.

Ryan, Donald R. "Why You Can't Do It All." *Student Aid Transcript*, Vol. 1, No. 2, Summer 1988, p. 22.

The author identifies 24 additional program and work requirements resulting from regulation that add to the financial aid administrator's regular work load.

Financial Aid Policies and Procedures

McAlpine, Elvice S. "The Painless Path To a Policies and Procedures Manual." *Student Aid Transcript*, Vol. 5, No. 3, Winter 1993, pp. 10-11.

The many changes brought about by Reauthorization make this the perfect time to update or create a policies and procedures manual.

National Association of Student Financial Aid Administrators. *Policies and Procedures: Putting Compliance Into Practice* (training workshop materials). Washington, D.C.: National Association of Student Financial Aid Administrators, 1989.

Includes Guide to Constructing a Policies and Procedures Manual, Creating Policies and Procedures, and References for Developing a Financial Aid Policies and Procedures Manual.

National Association of Student Financial Aid Administrators. *Update: A Guide to the Development of a Manual of Institutional Financial Aid Policies and Procedures. Special Report #11.* Washington, D.C.: National Association of Student Financial Aid Administrators, 1985. (Available only to NASFAA members.)

Provides guidelines and a sample outline for institutions to use in creating a financial aid office policies and procedures manual. (Although the guidelines and outline described in this document still serve as useful guides, the details have been superseded in part by program and regulatory changes. Therefore, the document should be used only in conjunction with current regulations and Department of Education publications.)

Higher Education and Financial Aid Statistics

Davis, Jerry S.; Nastelli, Deborah; and Redd, Kenneth E. *National Association of State Scholarship and Grant Programs. 25th Annual Survey Report, 1993-1994 Academic Year.* Harrisburg: Pennsylvania Higher Education Assistance Agency, February 1994.

The members of the National Association of State Scholarship and Grant Programs (NASSGP) are surveyed annually in order to collect data on state and territory funded scholarship and grant programs to those undergraduate and graduate students who wish to attend public or private postsecondary institutions. This report presents findings of the 1993-94 survey.

Dickmeyer, Nathan, and Cirino, Anna Marie. *Statewide Financial Statistics for Public Community and Junior Colleges, 1989-90.* Washington, D.C.: American Association of Community and Junior Colleges and National Association of College and University Business Officers, February 1991.

Designed to assist individual two-year institutions in analyzing their financial performance in relation to regional and statewide norms, this report presents comparative financial statistics for the 1989-90 fiscal year derived from a sample of 531 public community and junior colleges.

Hoffman, Charlene M. *Federal Support for Education: Fiscal Years 1980 to 1994. Survey Report.* Washington, D.C.: National Center for Education Statistics, U.S. Department of Education, October 1994.

This report attempts to provide a comprehensive picture of total federal financial support for education since fiscal year 1980, when the United States Department of Education became a separate agency. To the extent possible, outlays, rather than obligations, are used.

Education is grouped into three categories: (1) on-budget federal support; (2) non-federal funds generated by federal programs; and (3) federal tax expenditures.

Snyder, Thomas D., and Hoffman, Charlene M. *Digest of Education Statistics, 1993.* Washington, D.C.: National Center for Education Statistics, U.S. Department of Education, October 1993.

This document, consisting of seven chapters, 34 figures, 412 tables, plus 20 appendix tables, provides statistical data on most aspects of United States education, both public and private, from kindergarten through graduate school.

Washington Office of the College Board. *Trends in Student Aid: 1984 to 1994.* Washington, D.C.: College Entrance Examination Board, September 1994.

This report provides statistics on student aid in the 1980s and 1990s, complementing earlier editions that provided comparable statistics back to 1963. The data series upon which the report is based provides comparable statistics over time for the major providers of student aid in postsecondary education: The federal government, state governments, and educational institutions.

Institutional Aid and Tuition Discounting

Graham, Ellen. "The Halls of Ivy Imitate Halls of Commerce." *The Wall Street Journal*, October 10, 1994.

A report on tuition discounting, increasing consumerism in the form of negotiating for financial aid, and the threats these trends pose to the financial stability and academic integrity of colleges and universities.

Green, Kenneth C. "The Rising Institutional Cost of Student Aid." *Educational Record*, Vol. 69, No. 3-4, Summer-Fall 1988, pp. 56-58.

Since 1980, responsibility for student aid costs has shifted from government to institutions. Discusses eligibility guidelines governing federal aid programs, families' ability to pay college costs and institutions' ability to make infrastructure expenditures.

Hubbell, Loren Loomis. "Tuition Discounting Is on the Rise." *Business Officer*, Vol. 28, No. 8, February 1995, p. 27.

A new NACUBO study shows an increase in the level of tuition discounting for each of the three types of institutions analyzed: small colleges with lower tuition, small colleges with higher tuition, and large colleges and universities. The report examines key figures such as average tuition discount percentages, components of the discount, and the relationship between enrollment changes and tuition discount.

Hubbell, Loren W., and Rush, Sean C. "A Double-Edged Sword: Assessing the Impact of Tuition Discounting." *Business Officer*, Vol. 25, No. 6, December 1991, pp. 25-29.

A discussion of the interrelationships between college tuition pricing, family resources, externally funded financial aid, and institutionally funded financial aid suggests that, as the range of tuition levels broadens, institutions must focus more closely on net tuition income in their forecasting or face erosion of revenues.

Hubbell, Loren W. Loomis, and Rush, Sean C. "The Effects on Tuition of Institution-Funded Financial Aid." *Student Aid Transcript*, Vol. 5, No. 2, Fall 1992, pp. 4-8.

The dramatic rise in institutionally funded student aid has become necessary to support robust tuition pricing policies. While such tuition discounting can be a powerful tool to promote institutional purpose, it also produces some less desirable results. The authors state that institutions will need to make substantial changes in the way educational services are structured and delivered in order to stabilize tuition discounting.

Jenkins, Robin. "The Dangers of Current Tuition Strategies." *Student Aid Transcript*, Vol. 3, No. 3, Fall 1990/Winter 1991, pp. 4-7.

Institutions should develop marketing strategies for the 1990s based on cost containment and educational value, rather than manipulating price and calling it financial aid. The author contends that given the economics of the marketplace, choice and access to higher education ultimately can only be achieved if institutional costs moderate so that federal financial aid can bear much of the cost subsidy.

Wenc, Leonard M. "Forging Student Aid Policy: How One College Does It." *Student Aid Transcript*, Vol. 3, No. 1, Spring 1990, p. 13.
The issue of whether student aid awards should be "enabling" or "enticing" should be given a fair hearing on all campuses.

Institutional Planning and Budgeting

Below, Patrick J., and others. *The Executive Guide to Strategic Planning*. San Francisco: Jossey-Bass Inc., 1988.
A step-by-step approach concerning an organization's mission statement to ensure consistency and clarity of purpose throughout the organization, provide a point of reference for all major planning decisions, and gain commitment from within the organization and vital support from the outside. Includes a list of analysis questions to aid the creation and refinement process.

Bryson, John M. *Strategic Planning for Public and Nonprofit Organizations: A Guide to Strengthening and Sustaining Organizational Achievement*. San Francisco: Jossey-Bass Inc., 1988.
The author explains a variety of approaches to help leaders and managers of public and nonprofit organizations fulfill their missions and satisfy their constituents through strategic planning. The book includes sample strategic planning worksheets, methods for managing a strategic issue, and other practical advice.

Chabotar, Kent John, and Honan, James P. "Coping With Retrenchment: Strategies & Tactics." *Change*, Vol. 22, November-December 1990, pp. 28-34.
Article provides six general principles on retrenchment of higher education as well as new strategies and tactics.

Chaney, Bradford, and Farris, Elizabeth. *The Finances of Higher Education Institutions. Higher Education Survey, Survey Report Number 8*. Rockville, Md.: Westat, Inc., November 1990.
As part of the congressionally mandated Higher Education Cost Study, a Higher Education Survey (HES) was conducted to provide reliable national estimates on the financial condition of higher education and the sources of tuition increases as perceived by financial officers at higher education institutions. The report lists their reasons for rapid tuition increases and their frustrations with not being able to raise more revenue.

Common Fund, The. *A Chartbook of Trends Affecting Higher Education Finance 1960-1990*. Washington, D.C.: The Common Fund, with NACUBO and AGB, 1992.
Charts and summaries place endowment management in context in order to examine trends affecting the cost of higher education and families' ability to pay the costs. The chartbook tracks college-age population growth, total enrollment at public and private institutions, revenue and expenditure trends, and voluntary support for higher education.

Covey, Steven R. "The Mission Statement Process." *Principle Centered Leadership*, Covey Leadership Center, Inc. New York: Simon and Schuster, 1992.
Steps to creating a congruent mission statement including principles, content, and application.

Dunham, Robert E. "Strategic Planning." *Student Aid Transcript*, Vol. 1, No. 3, Fall 1988, pp. 20-21.
Strategic planning—as opposed to long-range planning—is becoming absolutely critical in the affairs of the university and financial aid administrators. The author has already seen the scope of student aid offices change and describes what he sees as the roles of financial aid administrators.

El-Khawas, Elaine. *Management of Student Aid: A Guide for Presidents*. Washington, D.C.: American Council on Education, 1979.
Identifies the major policy questions on management of financial aid, outlines presidential responsibilities for financial aid, and provides guidelines for developing and implementing an aid policy.

Gardner, Catherine; Warner, Timothy R.; and Biedenweg, Rick. "Stanford and the Railroad: Case Studies of Cost Cutting." *Change*, Vol. 22, November-December 1990, pp. 23-27.
Using the experience drawn from Union Pacific as a springboard, Stanford has shaped a number of strategies for reducing its administrative and support structure. In sum, once this effort is complete, Stanford will have reshaped its administrative support structure and put in place some new management values and

principles. It will be well positioned to begin to address some of the more fundamental academic challenges of the next decade.

Gaucher, Ellen A., and Coffey, Richard J. *Total Quality in Healthcare from Theory to Practice*. San Francisco: Jossey-Bass Inc., 1993.

Provides useful suggestions for the creation of a mission statement. The information is relevant for any organization, not just health care.

Hiss, William. "Financial Aid: The Bumpy Road Ahead." *Connection: New England's Journal of Higher Education and Economic Development*, Vol. 9, No. 1, Spring 1994, pp. 15-17.

Describes Bates College's successful strategies for preventing enrollment declines and budget cuts. Urges institutions to plan carefully and continuously revise plans, make financial aid a key topic for institutional research, face the need-blind admissions issue, and be prepared to analyze and explain financial aid policies.

Kaplan, Sheila. "Maintaining Quality in the 1990s: How Will We Pay?" *Educational Record*, Vol. 72, No. 2, Spring 1991, pp. 14-18.

The educational establishment must anticipate the doing-more-with-less controversy arising from cutbacks in funding and societal demands for greater preparation of future professionals.

Karelis, Charles. "Price As a Lever for Reform." *Change*, Vol. 21, March-April 1989.

Outlines a strategy for college financing requiring students to pay only for their shares of education financed from tuition and fees. Students using more goods and services would pay proportionately more than those using less.

Katz, Louis H., and Curzan, Myron P. *Integrating Endowments and Budget Planning*. Washington, D.C.: Association of Governing Boards of Universities and Colleges, Occasional Paper No. 24, 1994.

Provides guidance on linking endowment management and spending priorities.

Morrell, Louis R. "Setting Tuition Is Your Biggest Decision." *AGB Reports*, Vol. 28, January-February 1986, pp. 24-28.

Examines factors contributing to the rapid rise in tuition costs. Describes how the marketplace is starting to react to these higher fees.

Turk, Frederick. "Activity-Based Costing: A Cost Management Tool." *New Directions for Higher Education: Financial Management: Progress and Challenges*. San Francisco: Jossey-Bass Inc., No. 83, Fall 1993.

Explains the concept of activity-based costing (ABC) as a means of examining institutional cost bases, understanding cost structures, and determining how resources can be used more effectively and efficiently to achieve institutional missions, goals, and objectives. The ABC system involves a two-step process of determining the costs associated with a particular activity (e.g., admissions) and then attributing those costs to their beneficiaries (e.g., the schools and departments that enroll students).

Turk, Frederick. *Ratio Analysis in Higher Education*. 2nd Edition. New York: KPMG Peat Marwick, 1990.

Explains how calculation of various financial ratios can assist trustees and administrators of colleges and universities in assessing their institutions' financial condition, and how ratio analysis can be of assistance in long-range planning, budgeting, and asset management. Twenty-five ratios are described.

U.S. Department of Education. *Guide to Cost Management for Higher Education*. Washington, D.C.: U.S. Department of Education, Office of Planning, Budget, and Evaluation, 1991.

This guide to cost management for institutions of higher education presents a methodology based on reducing "support services costs" (services that maintain rather than directly contribute to teaching, research or community service) thereby achieving the fiscal goal while maintaining the institution's mission. Chapter 1 describes the scope of and reasons for escalating costs at universities, explains current practices designed to contain costs, the limitations of these practices, and offers an alternative approach based on analytical techniques developed in the private sector. Chapter 2 summarizes the alternative concept of cost management offered in the previous section. Chapter 3 describes the process by which a university can assess the cost of its support services, with the goals of identifying opportunities to improve service delivery and reduce costs.

Wallace, Thomas P., and others. *Tuition and Finance Issues for Public Institutions.* Washington, D.C.: Association of Governing Boards of Universities and Colleges, Occasional Paper No. 15, 1992.

This paper analyzes the issues involved with determining the mix of tuition and financial aid in the public sector.

Zemsky, Robert, and Massy, William F. "Cost Containment: Committing to a New Economic Reality." *Change*, Vol. 22, November-December 1990, pp. 16-22.

If higher education as an industry forges a commitment to cost containment, then most small colleges will find themselves caught between a rock and a hard place, particularly if the industry's price leaders use a significant portion of their cost savings to limit their tuition increases.

International Perspectives

Hauptman, Arthur M., and others. *Higher Education Expenditures and Participation: An International Comparison.* Washington, D.C.: American Council on Education, 1991.

This report presents information on how the United States compares with 34 industrialized and less developed nations in its spending on higher education and college participation rates.

Leadership

Boyer, Ernest L. "Leadership: A Clear and Vital Mission." *The College Board Review*, No. 150, Winter 1988-89.

Cites several characteristics of successful campus leaders: They believe deeply in their mission, they focus more on people than procedures, they communicate effectively and listen carefully, and they have a modest agenda of intellectually-renewing projects of their own.

Goeres, Ernest R. "Twenty-Five Leadership Support Tips: Some Thoughts on Leadership Support Roles." *NACUBO Business Officer*, June 1994.

Provides strategies for members of institutional leadership teams, including chief operating officers, managers, and assistant and associate directors, to assist them in providing support for the success of the president or chief executive officer.

Green, Madeleine F., and McDade, Sharon A. *Investing in Higher Education: A Handbook of Leadership Development.* Washington, D.C.: American Council on Education, 1991.

Outlines in detail how colleges and universities can develop leadership capacity and effectiveness to the fullest extent possible at a variety of levels within the organization, from governing boards and presidents through administrative managers and professional staff. Describes career preparation, responsibilities, leadership capacities, job cycles, strategies for development, and considerations for supervisors at each level. Provides extensive references for resources, programs, and practices related to leadership development.

Sandler, Benjamin S. "Resisting the Last Temptation . . . and Other Notes for Financial Aid Directors." *The College Board Review*, No. 150, Winter 1988-89.

Describes the characteristics of financial aid administrators as effective campus leaders, including a focus on the way financial aid policies and practices affect the institution, the ability to analyze data, the ability and willingness to communicate, and the ability to be brief. Warns of the professional and institutional consequences when aid administrators become "keepers of the black box" at their institutions.

Management and Quality Control

Atwell, Robert H. "What Academic Administrators Should Know About Financial Aid." *New Directions for Higher Education: Academic Leaders as Managers.* San Francisco: Jossey-Bass Inc., No. 36, December 1981.

Explains how financial aid is a crucial source of revenue to institutions, yet institutional financial reports given to chief executives and governing boards reveal little about the financial aid program. Urges that senior administrators integrate financial aid into campus planning, budgeting, and marketing.

Berson, Judith. "How To Survive The Future." *Student Aid Transcript*, Vol. 2, No. 4, Winter 1990, pp. 4-7.
Many management techniques are available to student aid professionals to allow them to better administer the financial aid office of the future.

Dorian, James C., and Ward, Diane M. *Student Loan Programs: Management and Collection.* Washington, D.C.: National Association of College and University Business Officers, 1991.
This guide to undergraduate and graduate student loan programs focuses primarily on program administration and management in the context of student loan repayment and collection. By incorporating regulatory requirements with practical suggestions on managing student loan programs, the book provides a framework and a guide for those who are responsible for administering student loan portfolios at colleges and universities.

Evans, Robert W. "Quality Control At Penn State." *Student Aid Transcript*, Vol. 1, No. 4, Winter 1989, pp. 21-22.
Quality control efforts allow you to be in control of your verification efforts. Specific outcomes that were recognized at Penn State speak of improvements that can be made in day-to-day operations.

Fenske, Robert H. "Overview and Synthesis." *New Directions for Institutional Research. No. 62: Studying the Impact of Student Aid on Institutions.* San Francisco: Jossey-Bass Inc., Vol. 16, No. 2, Summer 1989, pp. 89-92.
Research by academic administrators about the effects of student aid on their institutions suggests that researchers and financial aid officers need to work closely together.

Fischer, Mary L. "The Need for Organizational Integration in Financial Aid Administration." *NACUBO Business Officer*, November 1986.
Raises questions about the proper location of financial aid administration within the institution's organization given the broadened effects of the financial aid program, stresses the need for extensive communication links with many other campus offices, and urges both greater visibility of the financial aid function throughout the institution and senior administrator involvement in planning for financial aid.

Glenn-Long, Deborrah J., and Daley, Bill C. "Determiners of Efficiency in Financial Aid Offices of 4-Year Institutions in the Administration of Federal Aid Programs." *Journal of Student Financial Aid*, Vol. 18, No. 2, Spring 1988, pp. 3-20.
This research investigates how various forms of organizational structures and institutional characteristics affect the efficiency of administering federal aid programs.

Gordon, Lee E. "Cultivating a Quality Culture." *Student Aid Transcript*, Vol. 3, No. 3, Fall 1990/ Winter 1991, pp. 24-25.
The author describes activities and benefits associated with participation in the U.S. Department of Education's Quality Control Project.

Gordon, Lee E., and Hart, Natala. "Verification - 100% or Less: Use of the Quality Control Pilot Project." *Journal of Student Financial Aid*, Vol. 19, No. 1, Winter 1989, pp. 63-65.
Verification of data has become a routine part of every financial aid office. Whether 100 percent of the financial aid recipients need to have their application data verified and which items need to be verified continues to be a source of intense review and discussion in the profession. The answers to these questions may be found to be validly different for different institutions. The U.S. Department of Education's Quality Control Project is attempting to ascertain the value of the verification effort, whether the verification of certain data items is worth the effort required, and whether special considerations may be appropriate for certain kinds of institutions. Outlines a summary opinion of one institution's several years' experience with the Quality Control project.

Hart, Natala. "Constant Response to Change: The Role of the Financial Aid Office." *New Directions for Higher Education: The Changing Dimensions of Student Aid.* San Francisco: Jossey-Bass Inc., Vol. 29, No. 2, Summer 1991.
Describes how the many changes that have taken place in the student aid system in recent years have necessitated a series of operational and programmatic adjustments for financial aid administrators and their offices.

Hart, Natala. "Unexpected Benefits From Quality Control." *Student Aid Transcript*, Vol. 1, No. 1, Spring 1988, pp. 10-12.
Surprisingly strong management practices can result from the quality control process.

Hood, Thomas G. "Who Runs Your Office?" *Student Aid Transcript*, Vol. 4, No. 4, Spring 1992, p. 15.
Do you run your office or does your office run you? The author suggests ways to keep things from getting out of hand.

Hudson, Bruce J. "Make Time for Teambuilding." *Student Aid Transcript*, Vol. 5, No. 4, Spring/ Summer 1993, pp. 9-10.
Teambuilding is a hot topic on campus, but colleges and universities do not appear to be racing to apply teambuilding techniques. Here's why they should.

Krug, Ted, and Levy, Steven. "Identifying Sources of Stress in Financial Aid Offices: Where To Apply the Tourniquet." *Journal of Student Financial Aid*, Vol. 18, No. 2, Spring 1988, pp. 21-32.
The authors attempt to identify organizational stressors in the financial aid office and base their research on a survey conducted in March 1987 under the California Association of Student Financial Aid Administrators.

Krug, Ted, and Levy, Steven. "Organizational Stress in Financial Aid Offices (II): How to Apply the Tourniquet." *Journal of Student Financial Aid*, Vol. 19, No. 1, Winter 1989, pp. 38-55.
For each of 11 critical sources of organizational stress in financial aid offices, a variety of countermeasures are described and discussed. Countermeasures were identified by focus groups comprising personnel from all employer segments in California, and all job classifications typical of financial aid offices.

Lackey, Charles W., and Pugh, Susan L. "With TQM, Less Is More For Students." *Student Aid Transcript*, Vol. 6, No 2, Spring 1994, pp. 7-11.
TQM makes much more practical sense and can be implemented more effectively when seven myths about its methods are debunked.

Mayer, Lisa. "Working With Admissions." *Student Aid Transcript*, Vol. 1, No. 1, Spring 1988, p. 19.
The author tells how she once was an admissions officer and now works in financial aid. She explains that a close working relationship with almost any area of the college helps the financial aid office function more efficiently.

National Association of Student Financial Aid Administrators. *Institutional Guide for Financial Aid Self-Evaluation*. 11th edition. Washington, D.C.: National Association of Student Financial Aid Administrators, 1994.
The *Guide* provides a comprehensive review of the operations necessary to ensure compliance with legislation and regulations, as well as recommended good practices. It is recommended by the U.S. Department of Education in its *Audit Guide*, and is updated annually.

National Research Council. *Quality in Student Financial Aid Programs: A New Approach*. Washington, D.C.: National Academy of Sciences, 1993.
A panel of experts assisted the U.S. Department of Education with exploring questions about the accuracy with which the share of educational expenses to be borne by the family is determined and the effectiveness of the systems of accountability mandated by federal regulations. The panel studied and reported on (1) the quality control practices employed by the Department to measure the accuracy of awards provided to students, and (2) the methods used by program managers, based on this information, to reduce errors. The report also considers possible use of this information to prevent errors through appropriate corrective actions and provides a series of recommendations.

Tien, Chang-Lin. "Back To Basics." *Student Aid Transcript*, Vol. 4, No. 4, Spring 1992, pp. 7-11.
The Chancellor of the University of California at Berkeley took a ground-level look at his school's financial aid operations and discovered what every financial aid administrator fully understands: There are no simple solutions for streamlining the financial aid process and building programs.

Merit Scholarships *(See also* Institutional Aid and Tuition Discounting*)*

Allan, George. "No Need for No Need." *Journal of Student Financial Aid*, Vol. 18, No. 3, Fall 1988.
Makes the case for exclusively need-based aid programs, and calls upon professional associations to counter campus trends toward increasing merit-based programs.

Bannister, John G. "Where Is The Sanity?" *Student Aid Transcript*, Vol. 5, No. 4, Spring/Summer 1993, p. 10.
Increasing the size and number of non-need-based scholarships is senseless and suicidal during these difficult economic times.

Baum, Sandra R., and Schwartz, Saul. "Merit Aid to College Students." *Economics of Education Review*, Vol. 7, No. 1, 1988, pp. 127-34.
The authors contend that merit scholarships hurt needy students and should not be awarded to non-needy students just to bolster declining enrollments. The work includes tables, notes and references.

Butler, Robert R., and Little, Dasha E. "No Need Scholarships: Intellectual Integrity and Athletic Arrogance." *Journal of Student Financial Aid*, Vol. 18, No. 3, Fall 1988, pp. 21-26.
Administrators, faculty, student services staff and students express their views about no-need scholarships. Presents data, discusses trends, and considers implications.

Gaines, Gale F. *Merit Scholarships for Star Students: Keeping the Brightest at In-State Colleges. Regional Spotlight*. Atlanta: Southern Regional Education Board, May 1989.
This discussion of merit scholarships details types used, eligibility requirements, sources of merit awards, and timing of awards to applicants. Also describes programs in selected states in the southern region and their success rate in retaining high school seniors.

Iba, Debra L., and others. "The Effectiveness of No-Need Scholarships in Recruiting Students." *College and University*, Vol. 63, No. 3, Spring 1988, pp. 263-72.
Examines data for Southwest Missouri State University students' dependency on no-need scholarships and prospective students' awareness of such awards. Other issues include the relative importance students attach to scholarships and the recruiting potential of the scholarship in various amounts.

Kealy, Mary Jo, and Rockel, Mark L. "Merit Scholarships Are No Quick Fix for College Quality." *Economics of Education Review*, Vol. 7., No. 3, 1988, pp. 345-55.
With Colgate University as an example, this study presents a method for assessing potential success of an academic merit scholarship program. Student choice sets are examined to find out how important merit scholarships are in determining college choice.

Koontz, Dick. "Money To Motivate:" *Student Aid Transcript*, Vol. 4, No. 4, Spring 1992, pp. 4-7.
Interest in awarding scholarships based on merit appears to be gaining in popularity. The author relates his college's foray into merit scholarships and offers insight into how his thinking was shaped by the experience.

Massa, Robert J. "Merit Scholarships and Student Recruitment: Goals and Strategies." *Journal of College Admission*, No. 131, Spring 1991, pp. 10-14.
This article examines how a higher educational institution can both devote resources to merit scholarships and continue a strong need-based program, and assesses what impact this has on enrollment, how scholarships are marketed, and how much money is required.

Riggs, Henry E. "Are Merit Scholarships Threatening the Future of Private Colleges?" *Trusteeship*, May/June 1994.
Argues that the growing trend of tuition discounting in the form of non-need-based merit scholarships threatens the financial viability of institutions, misleads students, and may prove disastrous for the nation's financially needy students.

Robinson, L. F. "A Case Study of No-Need Financial Aid Based Solely on Admissions Test Scores." *Journal of Student Financial Aid*, Vol. 21, No. 1, Winter 1991, pp. 48-53.
Discusses the reasons Emporia State University (Kansas) selected American College Testing Program composite scores only to identify freshman recipients of a no-need scholarship. First-semester performance of recipients with discrepant pre-admission scores is used to

support a recommendation that a weighted combination of pre-admission variates supplant the single score.

Mission Statement *(See* Institutional Planning and Budgeting)

Need Analysis and Packaging *(See also* College Costs, Access, and Choice; Enrollment Management)

Berkes, Joan. "A Guide To Packaging Principles." *Student Aid Transcript*, Vol. 2, No. 1, Spring 1989, pp. 10-12.

In light of legislative and regulatory changes that have complicated the packaging of student aid, NASFAA offers guidelines to help administrators formulate sound packaging policies.

National Association of Student Financial Aid Administrators. *Constructing Student Expense Budgets. Monograph* #9. Washington, D.C.: National Association of Student Financial Aid Administrators, 1993. (Available only to NASFAA members.)

Provides guidelines for constructing student expense budgets with consideration to both federal regulations and institutional/community characteristics.

National Association of Student Financial Aid Administrators. *Professional Judgement in Eligibility Determination and Resource Analysis. Monograph #10*. Washington, D.C.: National Association of Student Financial Aid Administrators, 1994. (Available only to NASFAA members.)

Provides guidance to financial aid administrators on professional judgment decisions in need analysis.

National Association of Student Financial Aid Administrators. *Standards for the Development of Policy Guidelines for Packaging Need-Based Financial Aid. Monograph #2*. Washington, D.C.: National Association of Student Financial Aid Administrators, 1983. (Available only to NASFAA members.)

Provides guidance on financial aid packaging theory and implementation.

Private Institutions *(See also* College Costs, Access, and Choice)

Basch, Donald L. "Student Financial Aid as a Method of Cost Sharing at Private Colleges." *Journal of Student Financial Aid*, Vol. 20, No. 1, Winter 1990, pp. 5-19.

With need-based financial aid creating differences in the net prices that students pay, private colleges have implemented a system of cost sharing among students' families. This article provides an analysis of the cost sharing that occurs as a result of college-funded grants.

Ehrenberg, Ronald G., and Murphy, Susan H. "What Price Diversity: The Death of Need-Based Financial Aid at Selective Private Colleges and Universities?" *Change*, July/August 1993.

Observes that need-blind admissions and need-based financial aid policies at selective private institutions are beginning to die, and that colleges may no longer be able to sustain diversity goals unless the federal government adopts student assistance policies that encourage both access and choice of institutions.

Gilmore, Jeffrey L. *Price and Quality in Higher Education*. Washington, D.C.: Office of Educational Research and Improvement, U.S. Department of Education, October 1990.

This study of 502 private, general baccalaureate institutions examines relationships between charges for tuition and traditional measures of institutional quality. The study also tests an explanatory model of institutional effectiveness that considers the effects of finances as well as institutional characteristics, and identifies the structural elements underlying institutional performance on student outcomes.

Zumeta, William. "State Policies and Private Higher Education: Policies, Correlates, and Linkages." *Journal of Higher Education*, Vol. 63, No. 4, July/August 1992, pp. 363-417.

This report discusses the origins and nature of state policies that may affect private non-profit institutions of higher education. Analysis is based on surveys to State Higher Education Executive Officers on the importance of state policies on higher education. The report explores the relationship between states' attitudes toward private postsecondary institutions and state appropriations and policies that affect these institutions.

Professional Development

Bishop, Carrie L. "Use Your Staff To Its Full Potential." *Student Aid Transcript*, Vol. 2, No. 3, Fall 1989, p. 30.

Financial aid administrators need to invest time and energy in staff training and program development. The author shares ideas that worked for her.

Davis, Dolores S. "Minorities Can Find Time To Get Involved." *Student Aid Transcript*, Vol. 3, No. 1, Spring 1990, pp. 18-19.

The author tells about her involvement in professional organizations and how she managed her time to make life easier for others.

Hills, Donald E. "Characteristics, Career Paths, and Training Needs of Financial Aid Employees in the WASFAA Region." *Journal of Student Financial Aid*, Vol. 18, No. 1, Winter 1988, pp. 45-54.

This article is based upon a survey of the Western Association of Student Financial Aid Administrators financial aid offices conducted in 1985. It shows wide variations in the demographic characteristics and backgrounds of student financial aid office employees, chiefly by job level.

National Association of Student Financial Aid Administrators. *Roadmap To Involvement: Tips for Professional Development in Your Financial Aid Associations*. Washington, D.C.: National Association of Student Financial Aid Administrators, 1992.

A brochure designed to assist financial aid administrators with professional development through involvement in financial aid associations.

Ramirez, Aurelio. "Student Aid's Little Instruction Book." *Student Aid Transcript*, Vol. 5, No. 2, Fall 1992, pp. 12-13.

Thirty-three maxims by which financial aid professionals can govern their lives.

Robins, Michael, and Phillippe, David F. "Dreams and Reality: Are There Differences Between Actual and Desired Roles of Financial Aid Directors." *Journal of Student Financial Aid*, Vol. 18, No. 3, Fall 1988, pp. 31-36.

This study attempts to determine the relationship between actual and desired role functions of community college financial aid directors.

Russo, Joseph, and Wooldridge, Charlene. "Graduate Courses That Help You Grow." *Student Aid Transcript*, Vol. 3, No. 4, Spring 1991, pp. 9-10.

As our profession has grown and become more complex, the need for training at ever-increasing levels has become more acute. The authors describe two graduate-level credit courses they teach on student aid management.

Sears, Kenneth R. "How We Evolved." *Student Aid Transcript*, Vol. 6, No. 2, Spring 1994, pp. 18-19.

Student aid professionals have gone from being "warriors" to "middlemen" to "technocrats" in their quest to help students finance education.

Shelley, Rita F. "Credentialing: What Is There To Lose?" *Student Aid Transcript*, Vol. 1, No. 3, Fall 1988, pp. 24-25.

In this healthy state of affairs it is difficult to find a dishonest financial aid administrator, according to the author. Integrity, a most valuable asset, is worth protecting. Credentialing could hardly do more.

Stillwagon, Richard C. "Adventures In Graduate Education." *Student Aid Transcript*, Vol. 3, No. 4, Spring 1991, p. 8.

There are many advantages to pursuing an advanced degree, but before you do, there are a number of decisions to make and options to choose. Failing to make the right choices can derail even the most dedicated professional.

Thompson, Kathleen. "Where Is The Pre-Employment Training?" *Student Aid Transcript*, Vol. 4, No. 3, Winter 1992, pp. 7-8.

Despite the vast number of training opportunities sponsored at state, regional, and national levels, there is still no comprehensive pre-employment training available to aid professionals.

Zuzack, Christine A. "Learning Leadership." *Student Aid Transcript*, Vol. 6, No. 2, Spring 1994, p. 19.

The annual NASFAA Leadership Conference was a three-day marathon of information and

inspiration for the future leaders of regional and state associations.

Public Institutions

Bloustein, Edward J. "How Much Tuition Should State Universities Charge?" *Planning for Higher Education*, Vol. 18, No. 3, 1990, pp. 3-6, 198.

Higher tuition coupled with more financial aid for those in need is more equitable than the low-tuition model where rich and poor pay the same tuition. Higher education, particularly public higher education, should be collaboratively financed by all those who benefit: federal government, the states, business, students, graduates, and families.

Curry, Denis J. *Tuition and Student Aid Policies: What Role for SHEEOs?* Denver: State Higher Education Executive Officers, June 1988.

The author suggests that tuition and financial aid should not be considered as separate entities. State higher education agencies are urged to refine the connection between existing tuition and financial aid policies.

Fischer, Frederick J. "State Financing of Higher Education: A New Look at an Old Problem." *Change*, Vol. 22, January-February 1990, pp. 42-56.

Advances a general plan of public responsibility for the finance of higher education and reviews the current state approach to higher education finance, analyzing state policy on its own merits and the appropriateness of the federal response thereto, and concludes with comments on the resulting level of policy coherence.

Gold, Steven D. "State Support of Higher Education: A National Perspective." *Planning for Higher Education*, Vol. 18, No. 3, 1990, pp. 21-33, 198.

This discussion of the outlook for state support of higher education in the next decade examines the major relevant trends in the recent past, sketches the outlook for state finances in general, and discusses the prospects for higher education specifically.

Public Policy Analysis

Baum, Sandra. "Access, Choice, and the Middle-Class." *Journal of Student Financial Aid*, Vol. 24, No. 2, 1994, pp. 17-25.

Part of the goal of equal access to higher education should be to allow students at all income levels to choose the alternatives most suited to their own personal needs. It is certainly reasonable to expect students who choose high-cost schools to make larger long-term financial commitments, but the choice of schools should be available. This essay focuses on the causes of the emerging perception among middle-income students that their educational opportunities are being restricted, and offers some potential solutions.

Hansen, Janet S. "A Policy Research Agenda for Postsecondary Student Aid." *Review of Higher Education*, Vol. 12, No. 4, Summer 1989, pp. 339-47.

Offers four general propositions about what makes effective policy research, and identifies critical research topics on student financial aid.

Hansen, Janet S. "Student Financial Aid: Old Commitments, New Challenges." *College Board Review*, No. 152, Summer 1989, pp. 26-31.

Discusses college affordability, with emphasis on the need to expand access to larger numbers of low-income students. Other issues include the national economy and middle class access to higher education.

Hansen, Janet S. "The Roots of Federal Student Aid Policy." *New Directions for Higher Education: The Changing Dimensions of Student Aid*. San Francisco: Jossey-Bass Inc., Vol. 29, No. 2, Summer 1991.

Describes how student aid's conceptual and operational roots help explain recent program changes and current policy dilemmas.

Hansen, Janet S., and Gladieux, Lawrence E. "New Ways of Paying for College: Should the Federal Government Help?" *Journal of Student Financial Aid*, Vol. 19, No. 2, Spring 1989, pp. 43-53.

This historical perspective and "burden-sharing" approach to financing a college education was presented at a conference in December 1988 at the Brookings Institution in Washington, D.C.

James, Estelle. "Student Aid and College Attendance: Where Are We Now and Where Do We Go from Here?" *Economics of Education Review*, Vol. 7, No. 1, 1988, pp. 1-13.

Examines national student aid policy, specifically the impact financial aid has on college enrollments, tuition and institutional expenditures. Includes discussions on aid to targeted subgroups and the definition of financial independence.

Mortenson, Thomas G. *Why Student Financial Aid?* ACT Student Financial Aid Research Report Series. Iowa City: American College Testing Program, December 1987.

This paper develops the public policy justification for needs-tested higher educational subsidies targeted specifically to students. Also examines student demand for higher education, the history of federal and state commitments to student aid programs, and public interest motives for student aid program support.

National Commission on Responsibilities for Financing Postsecondary Education. *Making College Affordable Again: Final Report*. Washington, D.C.: National Commission on Responsibilities for Financing Postsecondary Education, 1993.

The nine members of the commission, which began meeting in 1991, recommend that (1) federal student aid be awarded according to a formula that links to a national norm the total amount of federal aid any full-time undergraduate student may receive annually; (2) Pell grants be awarded at levels authorized by federal law and maximum grant levels be tied to college costs; (3) the current loan system be replaced by a single program of direct loans; (4) a community service program be created to promote student service in exchange for loan forgiveness; and (5) tax incentives be created to encourage college savings and increase educational opportunities.

U.S. Congressional Budget Office. *Student Aid and the Cost of Postsecondary Education*. Washington, D.C.: U.S. Congressional Budget Office, January 1991.

This study examines how federal, state, and institutional student aid promote equal educational opportunity by lowering the net cost of education that undergraduates and their parents must pay. It also considers some possible alternative federal policies concerning student aid that the 102nd Congress may wish to consider as it goes about reauthorizing the Higher Education Act of 1965, as amended. The chapters contained in the report respond to the following areas of interest: (1) how student aid is awarded; (2) which students receive aid; (3) the amount of aid undergraduates receive; (4) what the net cost is of postsecondary education to the students and their families; and (5) the policy issues for the awarding of student aid. Appendices include the 1987 National Postsecondary Student Aid Study data base, and basic and supplemental tables on student aid. A glossary is also included.

Research Tools

Davis, Jerry S. "Doing Research and Writing About It: Some Suggestions for Financial Aid Administrators." *Journal of Student Financial Aid*, Vol. 22, No. 3, Fall 1992, pp. 7-12.

This article describes important reasons why financial aid administrators should do more research, and offers suggestions for writing research reports.

Huff, Robert P. "Facilitating and Applying Research in Student Financial Aid to Institutional Objectives." *New Directions for Institutional Research. No. 62: Studying the Impact of Student Aid on Institutions*. San Francisco: Jossey-Bass Inc., Vol. 16, No. 2, Summer 1989, pp. 5-16.

Presents ways in which research on student financial aid can be conducted and used to further institutional goals and objectives. Suggests an institution's research agenda include recruiting, measuring program effectiveness, expanding aid resources, and analyzing family financial capacity.

Martin, Dennis J. "A Model for Institutional Research On the Effects of Student Loans." *Journal of Student Financial Aid*, Vol. 18, No. 2, Spring 1988, pp. 33-38.

The author provides an outline of an institutional research model and practical suggestions for financial aid administrators who might be inspired to conduct similar research.

Peng, Samuel S., and Korb, Roslyn A. "Using National Data Bases in Analyzing the Institutional Impacts of Student Aid." *New Directions for Institutional Research, No. 62:*

Studying the Impact of Student Aid on Institutions. San Francisco: Jossey-Bass Inc., Vol. 16, No. 2, Summer 1989, pp. 75-87.

The subject is the availability of national data sources that the public can use to examine institutional impacts of student financial aid. Another use is to compare institutional data with national averages.

Porter, John D., and Barberini, Paul G. "Collaboration Between Institutional Researchers and Student Financial Aid Officers in Developing Student Persistence Policy." *New Directions for Institutional Research, No. 62: Studying the Impact of Student Aid on Institutions.* San Francisco: Jossey-Bass Inc., Vol. 16, No. 2, Summer 1989, pp. 17-29.

Proposes the collaboration of institutional researchers and student financial aid officers to construct longitudinal data files to study student persistence and recommend persistence policy.

St. John, Edward P. "Workable Models for Institutional Research on the Impact of Student Financial Aid." *Journal of Student Financial Aid,* Vol. 22, No. 3, Fall 1992, pp. 13-26.

This paper proposes models and suggests methodologies that institutions can use to conduct their own research on the impact of student financial aid, using existing data sources.

Staffing

Latona, Alan. "The Quest For Innovative Resources." *Student Aid Transcript,* Vol. 3, No. 4, Spring 1991, pp. 4-6.

The student aid office is constantly being asked to do more work with less. The author urges student aid professionals to be more creative in developing new resources to augment full-time staff, and suggests a number of enterprising ways to accomplish this.

National Association of Student Financial Aid Administrators. *Salary and Staffing Patterns in Financial Aid Offices, 1987-88.* Washington, D.C.: National Association of Student Financial Aid Administrators, 1989.

A report on NASFAA's survey of staffing levels and aid office salaries in 2,341 financial aid offices across the country.

Smith, Larry. "Putting Together a Winning Team." *Student Aid Transcript,* Vol. 3, No. 3, Fall 1990/Winter 1991, pp. 18-23.

Every director wants to have a staff that is cooperative and works in harmony. Unfortunately, when an opportunity arrives that allows for replacements, only the applicant's "credentials" are examined. Little if any thought is given to the person's personality traits and working idiosyncrasies.

Stewart Harris, Patricia. "Making Your Life Easier by Investing in Your Staff." *Student Aid Transcript,* Vol. 2, No. 4, Winter 1990, p. 19.

Effective staff training allows you to use your personnel resources to the fullest extent possible. This article includes sections of NASFAA's *Financial Aid Concepts for Training Staff (FACTS).*

Taylor, G. Cleve, and Shelley, Rita. "Choosing Winners When You Assess Your Job Candidates." *Student Aid Transcript,* Vol. 4, No. 3, Winter 1992, pp. 4-6.

With so much riding on your hiring decisions, it is fair to ask if the traditional method of selecting new employees is the most effective. Assessment center techniques can guide you to better selection of qualified job candidates.

Strategic Planning (*See* Institutional Planning and Budgeting)

Student Employment

Carroll, C. Dennis, and Chan-Kopka, Teresita L. *College Students Who Work: 1980-1984 Analysis Findings from High School and Beyond. High School and Beyond. Analysis Report.* Washington, D.C.: National Center for Education Statistics, U.S. Department of Education, June 1988.

Presents many aspects of student employment of traditional college students during 1980-84. Includes data on hourly earnings, kinds of jobs, numbers of hours worked per week, and the relationship of work to persistence in college.

Gleason, Philip M. "College Student Employment, Academic Progress, and Postcollege Labor Market Success." *Journal of Student Financial Aid,* Vol. 23, No. 2, Spring 1993, pp. 5-14.

This article investigates the consequences of employment on college students' academic performance and their success in the labor market after leaving school. Uses a nationally representative longitudinal data set of 1980 high school graduates to compare grade point averages, dropout rates, and postcollege wages and employment rates of students who worked while in school and those who did not. The article concludes that employment is a mixed blessing for college students. While working students are more likely to drop out than nonworking students, they also tend to do better in the labor market if they do graduate. Employment does not have a strong effect on students' grades.

Student Loan Defaults

Farrell, Mary. *Reducing Student Loan Defaults: A Plan for Action*. Washington, D.C.: U. S. Department of Education, Office of Planning, Budget, and Evaluation, 1990.

This handbook is an effort to protect students, increase accountability, and reduce default costs of the Guaranteed Student Loan programs in light of higher loan defaults and associated federal costs. It offers postsecondary institutions, lenders, guarantee agencies, accrediting agencies, and states practical suggestions to reduce defaults.

Flint, Thomas A. "The Federal Student Loan Default Cohort: A Case Study." *Journal of Student Financial Aid*, Vol. 24, No. 1, 1994, pp. 13-30.

Studies over 1,000 Stafford borrowers at a private two-year college. These borrowers represent students in the fiscal year 1990 government default cohort for the institution. A logistic regression model applied to the cohort showed that gender, race, age, high school rank of students, and their cumulative grade point average at the college are significantly correlated to default status, and that students' amount of classwork taken at the institution reduces the impact of personal characteristics. Discusses implications for recruitment and academic policies that can indirectly affect default status.

Ginsberg, Edward, and Ginsberg, Susan. "Student Loan Default." *Phi Delta Kappan*, Vol. 70, No. 7, March 1989, pp. 557-58.

Discusses default probabilities and student characteristics in the Guaranteed Student Loan program. Includes employment history, loan amounts, and family income levels.

National Association of Student Financial Aid Administrators. *Strategies for Default Prevention* (training workshop materials). Washington, D.C.: National Association of Student Financial Aid Administrators, 1988.

Includes Workbook, Guide to Development of Policies and Procedures, and State-based Listing.

Ryan, L. Diane. "California State University Loan Defaulters' Characteristics." *Journal of Student Financial Aid*, Vol. 23, No. 3, Fall 1993, pp. 29-42.

Why do some students repay their student loans and others default? This study was designed to investigate the degree to which selected characteristics of student loan borrowers are associated with repayment or default on loans within the California State University through a survey of student loan repayers and defaulters. Cross tabulations and chi-square analysis found high levels of significance in postsecondary outcome variables, institutional practices, degree completion, and methods of explaining rights and responsibilities, as well as an extremely high degree of positive predictive accuracy using discriminant analysis on repayers and defaulters.

U.S. Department of Education. *Reducing Student Loan Defaults: A Plan for Action*. Washington, D.C.: U.S. Department of Education, Office of Planning, Budget, and Evaluation, 1990.

Contents: Part I: The problem; Part II: What postsecondary institutions can do; Part III: What lenders can do; Part IV: What guarantee agencies can do; Part V: What accrediting agencies can do; Part VI: What states can do; Part VII: Federal government responsibilities.

Student Loan Indebtedness

Baum, Sandra R., and Schwartz, Saul. *The Impact of Student Loans on Borrowers: Consumption Patterns and Attitudes Towards Repayment. Evidence from the New England Student Loan Survey*. Boston: Massachusetts Higher Education Assistance Corp. and New England Education Loan Marketing Corp., January 1988.

This report describes the results of a mail survey of borrowers repaying their student loans. Opinions were given on debt burden, repayment impact on economic behavior, and the role of student loans in institutional access and choice.

Flink, Judith Nemerovski, and Baron, Claudia A. "Easing Student Debt Burden: One Institution's Response." *Business Officer*, Vol. 24, No. 4, October 1990, pp. 34-36.

In response to sharply rising student debt, the University of Illinois at Chicago, in conjunction with Wheaton College and the University of Chicago, has helped design microcomputer-driven software to teach students about loan programs, assist in personal financial goal analysis, define expectations, and integrate budgeting and financial planning techniques.

Hansen, W. Lee, and Rhodes, Marilyn S. "Student Debt Crisis: Are Students Incurring Excessive Debt?" *Economics of Education Review*, Vol. 7, No. 1, 1988, pp. 101-12.

Examines data on debt levels for 1982-83 full-time college seniors in California. The report includes percentages of students with excessive debt by dependency status.

Hira, Tahira K., and Brinkman, Carla S. "Factors Influencing the Size of Student Debt." *Journal of Student Financial Aid*, Vol. 22, No. 2, Spring 1992, pp. 33-50.

This study analyzes the influence of selected sociodemographic variables and students' knowledge about their educational loans on the amount of total debt.

McHugh, Sean, and Saunders, Diane. "The Impact Of Student Loans On Borrowers." *Student Aid Transcript*, Vol. 4, No. 2, Fall 1991, pp. 11-12.

There is a growing perception among some lawmakers and administrators that student loans are doing a disservice to college graduates. The authors report what their surveys show.

National Association of Student Financial Aid Administrators. *Loan Counseling: Requirements and Good Practices. Monograph #6.* Washington, D.C.: National Association of Student Financial Aid Administrators, 1987. (Available only to NASFAA members.)

Provides a summary of federal loan counseling requirements and suggestions for good practices.

National Association of Student Financial Aid Administrators. *Stages in the Development of a Financial Counseling and Debt Management Model. Monograph #5.* Washington, D.C.: National Association of Student Financial Aid Administrators, 1984. (Available only to NASFAA members.)

Provides guidance on developing a model to assist students with managing personal finances and debt burden.

St. John, Edward P. "The Influence of Debt on Choice of Major." *Journal of Student Financial Aid*, Vol. 24, No. 1, 1994, pp. 5-12.

There has been speculation that high debt burden influences students to choose majors with high expected earnings. This article develops and tests a model for examining the factors that influence college students to choose majors with higher expected earnings. Final major choices made in 1985 by college students in the high school class of 1980 were examined. The findings include: 1) major choice is influenced by social background, high school achievement, high school major choice, and college experiences; and 2) debt burden was not significantly associated with major choice.

U.S. Department of Education. *Debt Burden Facing College Graduates.* Washington, D.C.: U.S. Department of Education, Office of Planning, Budget, and Evaluation, 1991.

This report presents an analysis of the debt levels and debt burdens of recent college graduates, based on student-reported data from four national surveys taken over the period 1977 to 1986. Debt level is the total amount of education loans owed at the time of graduation. Debt burden is the ratio of debt repayment to gross income during the first year of graduation.

Student Satisfaction

Coomes, Michael D. "Understanding Students: A Developmental Approach to Financial Aid Services." *Journal of Student Financial Aid*, Vol. 22, No. 2, Spring 1992, pp. 23-32.

The professional practice of financial aid administration can be improved through a

better understanding of the student clientele for whom aid administrators work. This article presents an overview of two development theories and suggests interventions for improving financial aid services through an application of those theories.

Ingle, Marleen, and Banks, Buck. "Keeping the Customer Satisfied." *Student Aid Transcript*, Vol. 4, No. 2, Fall 1991, pp. 4-7.
A survey to obtain feedback about your school's financial aid program will find that students are both willing and able to provide helpful criticism.

Slark, Julie, and Pham, Nga. *Rancho Santiago College Student Satisfaction Survey*. Santa Ana, Calif.: Rancho Santiago Community College, August 1991.
Provides results of a spring 1991 in-class survey of 1,495 students enrolled in a random sample of courses at the Santa Ana and Orange campuses of Rancho Santiago College (RSC) to determine their attitudes about RSC and its programs and services.

Technical References

National Association of Student Financial Aid Administrators. *Encyclopedia of Student Financial Aid*. Washington, D.C.: National Association of Student Financial Aid Administrators, 1995.
The *Encyclopedia* is a comprehensive reference guide to the federal Title IV student aid programs. It chronicles the programs from their authorizing legislation through eligibility and administrative requirements. Chapters include General Program Administration, Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, Federal Work-Study, Federal Perkins Loans, and Federal Family Education Loans. Updated as needed on an annual subscription basis.

National Association of Student Financial Aid Administrators. *Issues in FFELP and FDSLP: Putting the Pieces Together* (training workshop materials). Washington, DC: National Association of Student Financial Aid Administrators, 1994.
Includes Proration Rules, Worksheets and Loan Limit Charts; Frequency of Annual Loan Limits Rules and Worksheets; Facts About the National Student Loan Data System (NSLDS); Glossary of Terms; and annotated version of the October 1994 Financial Aid Transcript.

U.S. Department of Education. *Current Student Aid and Other Related Regulations (Through December 1992)*. Washington, D.C.: U.S. Department of Education, 1993.
This publication lists final federal regulations through December 1992 for student financial aid and related concerns, including: family educational rights and privacy; institutional eligibility under the Higher Education Act of 1965, as amended; student assistance general provisions; Paul Douglas Teacher Scholarship Program; Robert C. Byrd Honors Scholarship Program; Income Contingent Loan Program; Federal Perkins Loan Program; Federal Supplemental Educational Opportunity Grant Program; Federal College Work-Study Program; Federal Family Education Loan Program; Federal Pell Grant Program; and State Student Incentive Grant Program.

U.S. Department of Education, Student Financial Assistance Programs. *The Federal Student Financial Aid Handbook*. Washington, D.C.: U.S. Department of Education, 1994.
Contains guidelines for administration of the Title IV student assistance programs, including a chapter on "Administrative and Fiscal Standards" for institutions.

Trends and the Future

American Association of University Professors. "Higher Education in the Post-Reagan Era." *Academe*, Vol. 74, September-October 1988, pp. 6-35.
Partial contents: Higher Education and the Public Interest, by Gary H. Quehl; Budget Blues for the Nation's Colleges and Universities, by Robin Jenkins; What Ever Happened to the College Enrollment Crisis?, by Paul E. Harrington and Andrew M. Sum; Can We Afford Equity and Excellence? Can We Afford Less?, by Niara Sudarkasa.

Bennett, Marie A. "Is The Future Now?" *Student Aid Transcript*, Vol. 2, No. 4, Winter 1990, pp. 8-9.
The future of student aid looked bright ten years ago. The author discusses what derailed

our progress and suggests ways to get back on track.

Frances, Carol. "Student Aid: Is It Working Like It Is Supposed To?" *Change*, Vol. 23, July-August 1990, pp. 35-43.
Examines six premises that are "intended to support a conclusion that the system is generally working all right." The six premises are: (1) college enrollment is up and college-going rates are up; (2) minority enrollment is up; (3) after adjusting inflation, total student aid has climbed back up; (4) student loans are not an undue burden on students: (5) availability of more student aid offsets rising college costs; and (6) higher education is adequately funded.

Gladieux, Lawrence E. "The Student Loan Quandary: Are There Workable Alternatives?" *Change*, Vol. 21, No. 3, May-June 1989, pp. 35-41.
This summary of trends affecting college affordability addresses the balance between student loan and grant support, and discusses the Stafford Loan Program and Reishauer HELP program.

Guerre, R. Paul. "Financial Aid in Higher Education: What's Wrong, Who's Being Hurt, What's Being Done." *Journal of College and University Law*, Vol. 17, Spring 1991, pp. 483-533.
This note first analyzes the three factors that have contributed to the current financial aid crisis: (1) the rising cost of tuition; (2) adverse changes in the federal-tax laws; and (3) the shift in emphasis of federal and state policies from grants to loans. The note next discusses the responses to this crisis at the federal and state levels, and assesses their relative merits. The underlying objective of this note is to place the components of the financial aid puzzle in a manageable framework to promote more informed and effective policy choices.

Hartle, Terry W. "Federal Support for Higher Education in the '90s: Boom, Bust, or Something in Between?" *Change*, Vol. 22, No. 1, January-February 1990, pp. 32-41.
The most important short-term economic issue today is the federal budget deficit, and it will frame the debate about federal education policy. The challenge for the next few years will be to increase investment in human capital while continuing to reduce the federal deficit.

Hauptman, Arthur M. "Meeting the Challenge: Doing More with Less in the 1990s." *Educational Record*, Vol. 72, No. 2, Spring 1991, pp. 6-13.
Financially, the 1990s will probably not be as good for higher education as the 1980s were. All those who set policies affecting higher education—federal government, states, and institutions—must change their policies and attitudes about spending in response to the slowdown in revenue growth.

MacDowell, Michael A. "Clearing Up the Confusion About Financial Aid." *USA Today: The Magazine of the American Scene*, September 1994.
A historical review of student assistance and discussion of recent events that have changed the role of aid providers, the proportionate mix of aid funding from various sources, and actions that colleges and universities have taken to adapt to current conditions. Explains the transfer of revenues from high-income to low-income families at institutions that fund an institutional program, describes the increasing federal role in controlling college and universities through participation in federal aid programs, and suggests that a high cost/high aid model at public institutions might solve the impending financial aid crisis.

Martin, Dallas. "Time and Again: An Eighties Retrospective." *Student Aid Transcript*, Vol. 2, No. 3, Fall 1989, pp. 4-10.
NASFAA's president looks back at the past decade and explains how the promise evident at its start gave way to a fight for survival.

Merisotis, Jamie P., ed. *New Directions for Higher Education: The Changing Dimensions of Student Aid*. San Francisco: Jossey-Bass Inc., Vol. 29, No. 2, Summer 1991.
Six chapters examine the changes in student aid since the 1980s, including how emphasis on parental responsibility has been renewed, how complexity of the current process is motivating efforts toward simplification, and how financial aid impacts college persistence.

National Association of Student Financial Aid Administrators. *Student Aid During the Reagan Administration (With Historical Review). Special Report #24*. Washington, D.C.: National Association of Student Financial Aid Administrators, 1988. (Available only to NASFAA members.)

Provides a review of trends in federal support for student financial assistance during the 1980s.

Pell, Claiborne. "We Must Overcome the Damage of the 1980's." *Student Aid Transcript*, Vol. 3, No. 2, Summer 1990, pp. 9-10.

The United States is in intense competition for world economic leadership. Success in this competition depends heavily on what the nation does in education.

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